

RAB18J (10/05)

United States Bankruptcy Court

District of Utah

Case No. 11-24345

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dennis Ray Anderson Sr
294 South 200 East
Smithfield, UT 84335

Rosemary Peterson Anderson
294 South 200 East
Smithfield, UT 84335

Social Security No.:
xxx-xx-5693

xxx-xx-6156

Employer's Tax I.D. No.:

Petition date: 3/30/11

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 7/13/11

Joel T. Marker
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 3
United States Bankruptcy Court
District of Utah

In re:
Dennis Ray Anderson
Rosemary Peterson Anderson
Debtors

Case No. 11-24345-JTM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: blh
Form ID: rab18j

Page 1 of 1
Total Noticed: 16

Date Rcvd: Jul 13, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2011.

db/jdb +Dennis Ray Anderson, Sr, Rosemary Peterson Anderson, 294 South 200 East,
Smithfield, UT 84335-1616
aty +Sonja Jorgensen, Law Office of Sonja L. Jorgensen, PLLC, 765 East 9000 South, Suite A-1a,
Sandy, UT 84094-3098
tr David L. Miller tr, P.O. Box 9, Farmington, UT 84025-0009
7586405 +CBNA, PO Box 769006, San Antonio, TX 78245-9006
7586407 Edd - California, PO Box 826846, Sacramento, CA 94246-0001
7785310 Franchise Tax Board, Bankruptcy Section MS A340, PO Box 2952, Sacramento CA 95812-2952
7586408 Franchise Tax Board State of Ca, PO Box 942867, Sacramento, CA 94267-0041

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. ust

+E-mail/Text: ustpreregion19.sk.ecf@usdoj.gov Jul 14 2011 00:08:59 United States Trustee,
Ken Garff Bldg., 405 South Main Street, Suite 300, Salt Lake City, UT 84111-3402
7586402 +EDI: GMACFS.COM Jul 14 2011 00:03:00 Ally Financial, 200 Renaissance Center,
Detroit, MI 48243-1300
7586403 +EDI: AMEREXPR.COM Jul 14 2011 00:03:00 Amex, PO Box 297871,
Fort Lauderdale, FL 33329-7871
7586404 +E-mail/Text: bknotices@bankofthewest.com Jul 14 2011 00:07:53 Bank of The West,
1450 Treat Boulevard, Walnut Creek, CA 94597-7579
7586409 +EDI: RMSC.COM Jul 14 2011 00:03:00 GEMB/Sams Club, PO Box 981400, El Paso, TX 79998-1400
7586410 +EDI: IRS.COM Jul 14 2011 00:03:00 Internal Revenue Service,
Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
7586411 +EDI: SEARS.COM Jul 14 2011 00:03:00 Sears/CBSD, PO Box 6189, Sioux Falls, SD 57117-6189
7586412 +EDI: CITICORP.COM Jul 14 2011 00:03:00 The Home Depot/CBSD, PO Box 6497,
Sioux Falls, SD 57117-6497
7586413 +EDI: UTAHTAXCOMM.COM Jul 14 2011 00:03:00 Utah State Tax Commission, 210 North 1950 West,
Salt Lake City, Utah 84134-9000

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
7586406 ###Citimortgage Inc, PO Box 9438, Gaithersburg, MD 20898-9438

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2011

Signature:

